

REMARKS

This amendment is responsive to the Office Action mailed August 24, 2005, which followed applicant's appeal and reopened prosecution on the merits. In the Office Action, Claims 1-13, 18-27, and 32-36 were rejected under 35 U.S.C. § 103(a) based on Giovannoli (U.S. Patent No. 5,842,178) in view of Pool et al. (U.S. Patent No. 6,460,020). Claims 14-17 and 28-31 were indicated as being allowable if rewritten in independent form.

Applicant has amended Claims 1 and 18 to incorporate allowable subject matter from dependent Claims 14 and 28, respectively. Similar subject matter was added by amendment to Claim 32. In view of these amendments, independent Claims 1, 18, and 32 have been placed in condition for immediate allowance. Dependent Claims 2-13, 15-17, 19-27, 29-31, and 33-36 are also in allowable condition for their dependence on allowable base claims and for the additional subject matter recited therein.

Claims 14 and 28 have been canceled without prejudice. Applicant explicitly preserves the right to file one or more continuation applications to seek patent protection for any disclosed subject matter not encompassed by the claims herein. The amendments presented herein are made solely to advance the prosecution of this application and bring this application to allowance at an early date. In particular, for purposes of preserving applicant's arguments on the record, applicant does not agree that the currency conversion techniques disclosed by Pool et al. are applicable to the claimed invention for reasons explained in applicant's appeal brief.

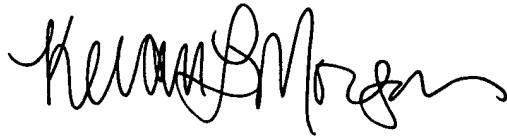
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CONCLUSION

Applicant thanks the Examiner for the indication of allowable subject matter. With the amendments made herein, applicant has placed the application in condition for immediate allowance. Should any remaining questions or concerns need resolution prior to allowance, the Examiner is invited to contact applicant's attorney at the telephone number indicated below.

Respectfully submitted,

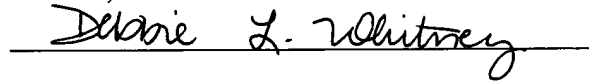
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I hereby certify that this correspondence is being deposited with the U.S. Postal Service in a sealed envelope as first class mail with postage thereon fully prepaid and addressed to **Mail Stop Amendment**, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the below date.

Date: September 28, 2005



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